

Information to identify the case:

Debtor 1	<u>Wilbert E Bailey III</u>	Social Security number or ITIN	xxx-xx-3141
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Renee R. Bailey</u>	Social Security number or ITIN	xxx-xx-3238
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-70713-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Wilbert E Bailey III

Renee R. Bailey

2/24/22

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Wilbert E Bailey, III
Renee R. Bailey
Debtors

Case No. 16-70713-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

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Date Rcvd: Feb 24, 2022

Form ID: 3180W

Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Wilbert E Bailey, III, Renee R. Bailey, 645 Blanche Street, P.O. Box 348, Beaverdale, PA 15921-0348
cr	+ Carrington Mortgage Services, LLC, its assignees a, c/o Prober & Raphael, A. Law Corp., 20750 Ventura Boulevard, Suite 100, Woodland Hills, CA 91364-6207
14305860	+ AES/PHEAA, 1200 N. 7th Street, Harrisburg, PA 17102-1419
14365794	+ Carrington Mortgage Services, LLC, et al, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806-5948
14305869	+ Conemuagh Physician Group, 1086 Franklin Street, Johnstown, PA 15905-4305
14345082	++ DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577 address filed with court:, Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
14305877	Vital Recovery Services, Inc., P.O. Box 923748, Norcross, GA 30010-3748

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 25 2022 04:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 24 2022 23:36:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 25 2022 04:28:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 24 2022 23:36:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Feb 25 2022 04:28:00	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: BKBCNMAIL@carringtonms.com	Feb 24 2022 23:35:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806-5951
cr	+ Email/Text: BKBCNMAIL@carringtonms.com	Feb 24 2022 23:35:00	Carrington Mortgage Services. LLC as servicer for, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806-5948
cr	EDI: JPMORGANCHASE	Feb 25 2022 04:28:00	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, 3415 Vision Drive, Columbus, OH 43219
cr	+ EDI: PRA.COM	Feb 25 2022 04:28:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067

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14317382	EDI: GMACFS.COM	Feb 25 2022 04:28:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14305861	+ EDI: GMACFS.COM	Feb 25 2022 04:28:00	Ally Financial, 200 Renaissance Center, Detroit, MI 48243-1300
14305862	+ EDI: CITICORP.COM	Feb 25 2022 04:28:00	Best Buy Credit Services, P.O. Box 183195, Columbus, OH 43218-3195
14305863	+ EDI: CAPITALONE.COM	Feb 25 2022 04:28:00	Capital One Bank, N.A., P.O. Box 71083, Charlotte, NC 28272-1083
14305867	+ EDI: WFNNB.COM	Feb 25 2022 04:28:00	Comenity-Bon Ton, P.O. Box 659813, San Antonio, TX 78265-9113
14305868	+ EDI: WFNNB.COM	Feb 25 2022 04:28:00	Comenity-Victoria's Secret, P.O. Box 659728, San Antonio, TX 78265-9728
14305870	+ EDI: CRFRSTNA.COM	Feb 25 2022 04:28:00	Credit First, 6275 Eastland Road, Brookpark, OH 44142-1399
14330329	EDI: CRFRSTNA.COM	Feb 25 2022 04:28:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
14305871	EDI: BLUESTEM	Feb 25 2022 04:28:00	Fingerhut, P.O. Box 1250, Saint Cloud, MN 56395
14305864	EDI: JPMORGANCHASE	Feb 25 2022 04:28:00	Chase, Cardmember Service, P.O. Box 15153, Wilmington, DE 19886
14305865	EDI: JPMORGANCHASE	Feb 25 2022 04:28:00	Chase Auto Finance, P.O. Box 78050, Phoenix, AZ 85062
14305866	EDI: JPMORGANCHASE	Feb 25 2022 04:28:00	Chase Home Mortgage, P.O. Box 78420, Phoenix, AZ 85062
14318936	EDI: JPMORGANCHASE	Feb 25 2022 04:28:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
14345083	Email/PDF: resurgentbknotifications@resurgent.com	Feb 24 2022 23:36:59	LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation &, LC Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14741983	Email/PDF: resurgentbknotifications@resurgent.com	Feb 24 2022 23:37:16	LVNV Funding, LLC its successors and assigns as, PO Box 10587, Greenville, SC 29603-0587
14305872	+ Email/Text: bk@lendingclub.com	Feb 24 2022 23:36:00	Lending Club, 71 Stevenson, Suite 300, San Francisco, CA 94105-2985
14356720	+ EDI: MID8.COM	Feb 25 2022 04:28:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14338327	+ EDI: AGFINANCE.COM	Feb 25 2022 04:28:00	ONEMAIN, 605 MUNN ROAD, FT. MILL, SC 29715-8421
14305873	+ EDI: AGFINANCE.COM	Feb 25 2022 04:28:00	OneMain Financial, 3209 B Elton Road, Johnstown, PA 15904-2807
14706049	EDI: PRA.COM	Feb 25 2022 04:28:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14365950	EDI: PRA.COM	Feb 25 2022 04:28:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14307609	+ EDI: RECOVERYCORP.COM	Feb 25 2022 04:28:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14337069	EDI: Q3G.COM	Feb 25 2022 04:28:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14305874	+ EDI: RMSC.COM	Feb 25 2022 04:28:00	Synco/Carpet One, P.O. Box 965033, Orlando, FL 32896-5033
14305875	+ EDI: RMSC.COM		

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		Feb 25 2022 04:28:00	Syncb/PayPal Credit Service, P.O. Box 960080, Orlando, FL 32896-0080
14305876	+ EDI: RMSC.COM		
		Feb 25 2022 04:28:00	Synchrony Bank/Lowes, P.O. Box 530914, Atlanta, GA 30353-0914
14305879	Email/Text: bankruptcydept@wyn.com		
		Feb 24 2022 23:36:00	Wyndham Vacation Resorts, P.O. Box 98940, Las Vegas, NV 89193
14305878	+ EDI: WFFC.COM		
		Feb 25 2022 04:28:00	Wells Fargo, P.O. Box 10475, Des Moines, IA 50306-0475
14363288	EDI: WFFC.COM		
		Feb 25 2022 04:28:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		J.P. MORGAN MORTGAGE ACQUISITION CORP.
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14317923	*	Ally Financial, PO Box 130424, Roseville MN 55113-0004

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Kenneth P. Seitz	on behalf of Debtor Wilbert E Bailey III thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Joint Debtor Renee R. Bailey thedebterasers@aol.com
Kevin Scott Frankel	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pabk@logs.com, logsecf@logs.com
Kevin Scott Frankel	on behalf of Creditor Carrington Mortgage Services LLC pabk@logs.com, logsecf@logs.com
Kevin Scott Frankel	on behalf of Creditor Carrington Mortgage Services. LLC as servicer for J.P. Morgan Mortgage Acquisition Corporation pabk@logs.com logsecf@logs.com
Kristen D. Little	

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on behalf of Creditor Carrington Mortgage Services LLC logsecf@logs.com, cistewart@logs.com

Kristen D. Little

on behalf of Creditor Carrington Mortgage Services, LLC as servicer for J.P. Morgan Mortgage Acquisition Corporation
logsecf@logs.com cistewart@logs.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 10